

The Property of the Estate shall under 11 U.S.C. 1322(b)(9), vest in the Debtor upon Discharge of this Plan. The Debtor asserts the Sovereign Bank's Second Mortgage in the amount of \$31,000.00, and Massachusetts Housing Third Mortgage in the amount of \$34,334.00 on the Debtor's principle residence, are wholly unsecured and not subject to the anti-modification provisions of 11 U.S.C. 1322(b)(2). The said two Mortgages will be paid in accordance with the schedule of dividends to the general unsecured creditors. Upon confirmation and Discharge the note and the Second Mortgage to Sovereign Bank, and the Third Mortgage to Massachusetts Housing shall be deemed extinguished and the Order of Confirmation and Discharge shall act to discharge said Mortgages. The Debtor will cease to continue monthly mortgage payments of said two mortgages and pay in accordance to this plan.